



A handwritten signature in black ink, appearing to read "Timothy W. Dore".

**Timothy W. Dore**  
**U.S. Bankruptcy Court**  
(Dated as of Entered on Docket date above)

TIMOTHY W. DORE  
United States Bankruptcy Judge  
700 Stewart Street, Room 8106  
Seattle, WA 98101  
(206) 370-5300

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

In re:

HEIDI A STAFFORD and TYSON J  
STAFFORD,

Debtors.

Bankruptcy No. 13-19709-TWD

HEIDI A STAFFORD and TYSON J  
STAFFORD,

Plaintiff,

v.

NAVIENT SOLUTIONS INC, PNC BANK NA,  
and NATIONAL COLLEGIATE TRUST,

Defendants.

Adversary No. 14-01458-TWD

**ORDER DENYING MOTION FOR  
SUMMARY JUDGMENT**

THIS MATTER came before the Court on the summary judgment motion filed by Heidi and Tyson Stafford ("Staffords"). The Court has reviewed and considered the summary judgment motion, all evidence submitted in support of and in opposition to the summary judgment motion, the records and

1 files in this adversary proceeding, and the oral argument on September 4, 2015. Specifically, the Court  
2 considered the pleadings and evidence appearing at Docket Nos. 1, 6, 37, 38, 39, 40, 41, 42, 43, 44, 45,  
3 46, 53, 55, 61, 62 and 63. The Court stated its reasons for denying the summary judgment motion on  
4 the record at the conclusion of the hearing on the summary judgment motion on September 4, 2015 as  
5 contemplated by Federal Rule of Bankruptcy Procedure 7056 and Federal Rule of Civil Procedure 56(a).

6 Now, therefore, it is hereby ORDERED that the Staffords' summary judgment motion is denied.

7 /// End of Order ///